

2023

# PRODUCT LIABILITY REPORT

Missouri Department of Commerce & Insurance



**DCI**

Missouri Department of Commerce & Insurance

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# 1 DEFINITION OF TERMS

**INDEMNITY PAID:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**LOSS ADJUSTMENT EXPENSES:** The cost involved in an insurance company's adjustment of losses under a policy.

**LOSS RESERVES:** An estimate of the value of a claim or group of claims not yet paid.

**WRITTEN PREMIUM:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**EARNED PREMIUM:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**LOSSES INCURRED:** The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**MARKET SHARE:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**LOSS RATIO:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

## 2 DISCLAIMER

This report is based upon data provided by insurers to the Missouri Department of Commerce & Insurance (DCI). These data include detailed closed claim information that insurers are required to report under Section 374.415 RSMo. DCI makes every possible effort to ensure these data are accurate and complete. However, the accuracy of the report depends largely on the accuracy of the data filed by insurers.

Questions regarding this report should be addressed to the Business Analytics/Statistics Section of the Missouri Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. Emails can be sent to [statistics@insurance.mo.gov](mailto:statistics@insurance.mo.gov).

DCI also publishes other reports on the insurance market in Missouri. With this information, DCI aims to facilitate the flow of insurance market information for consumers, insurance companies, and DCI employees.

### ALSO AVAILABLE FROM DCI

- Missouri Complaint Report
- Missouri Health Insurance Report
- Missouri Homeowners Insurance Report
- Missouri Legal Malpractice Report
- Missouri Life, Accident, & Health Supplement Report
- Missouri Medical Professional Liability Insurance Report
- Missouri Mortgage Guaranty Report
- Missouri Private Passenger Automobile Report
- Missouri Property & Casualty Supplement Report
- Missouri Residential Earthquake Coverage Report

The reports, including this report, are available on the DCI website:  
[www.insurance.mo.gov/reports/](http://www.insurance.mo.gov/reports/).

DCI also maintains the following databases:

- Missouri ZIP code insurance data for homeowners/dwelling fire, farmowners, mobile homes, earthquake, and private passenger automobiles
- Medigap (Medicare supplement) experience data
- Commercial liability experience data

Additional information on the content of these databases is available on DCI's website:  
[www.insurance.mo.gov/reports/](http://www.insurance.mo.gov/reports/).

Aggregate data (non-company specific) is available to the public. Some data are available for a fee. Data requests should be directed to the Business Analytics/Statistics section at [statistics@insurance.mo.gov](mailto:statistics@insurance.mo.gov).

### 3 MAJOR TRENDS

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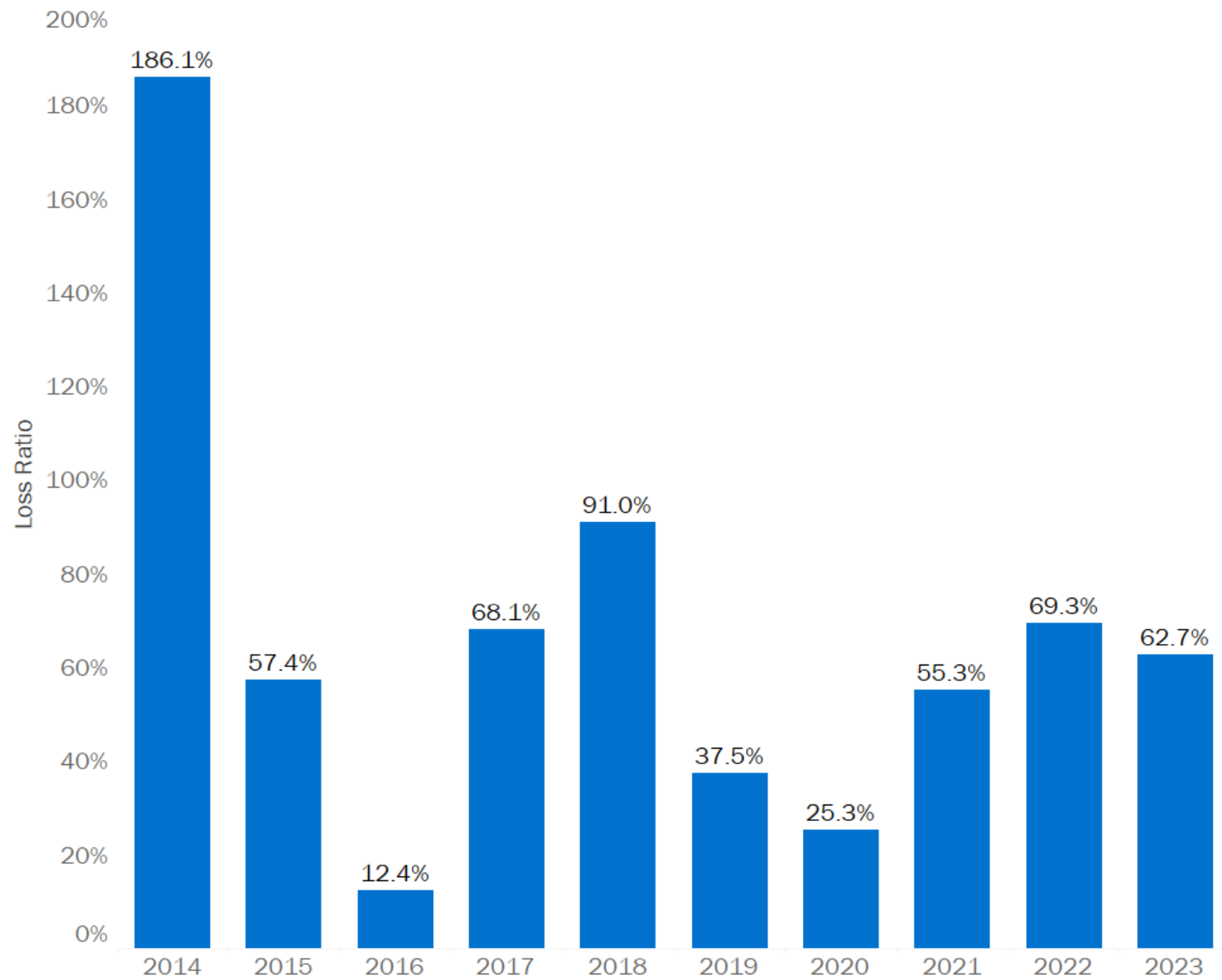
Product liability insurance provides coverage for claims arising from the use, handling, or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs, and profitability of this line of insurance.

This section contains graphs depicting trends in product liability for the previous ten years:

- Loss Ratio
- Number of Claims Closed
- Average Indemnity Paid for All Paid Claims
- Average Loss Expense for All Paid Claims
- Average Closure Time on Payment of Claims

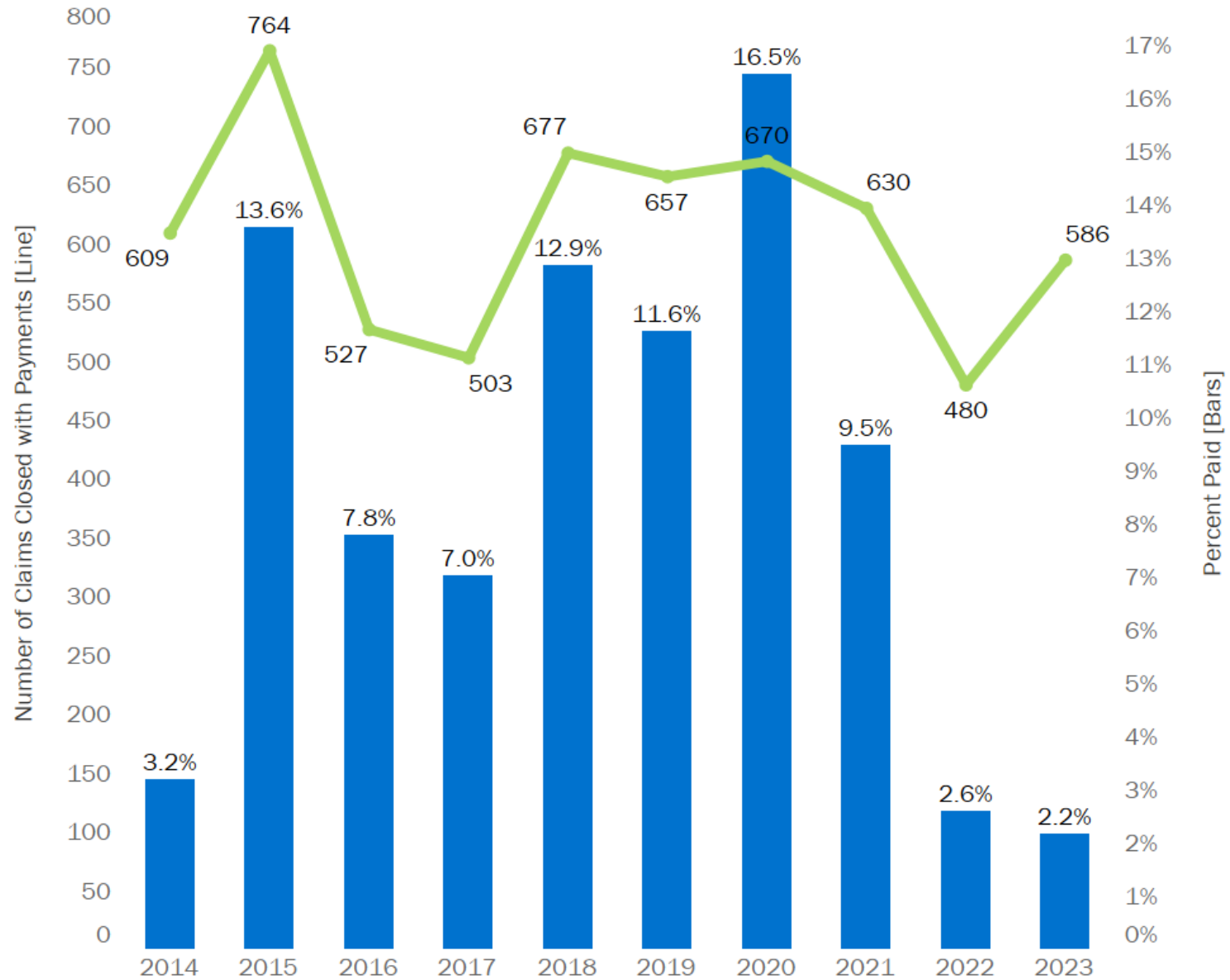
# LOSS RATIO

2023

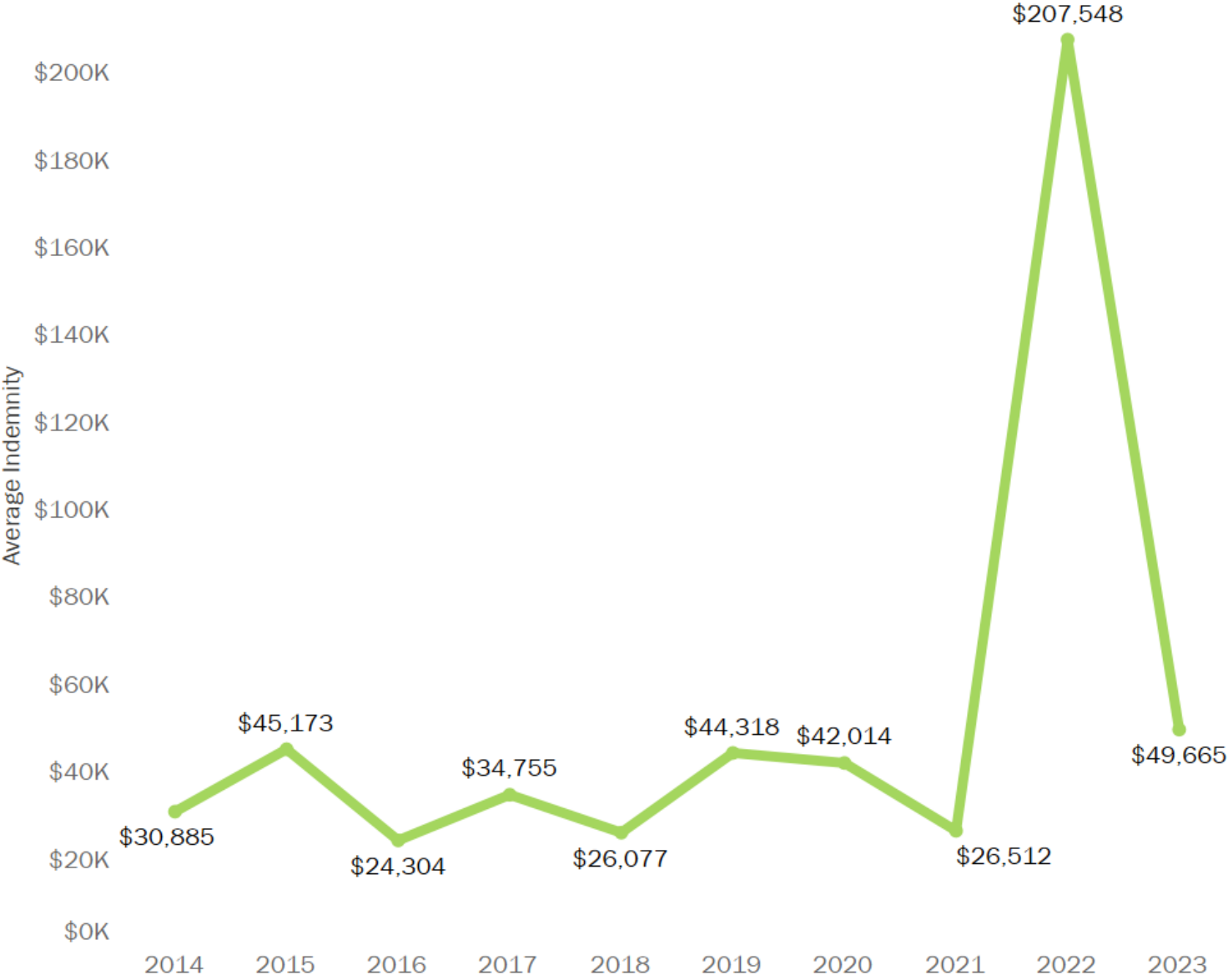


# CLOSED CLAIMS

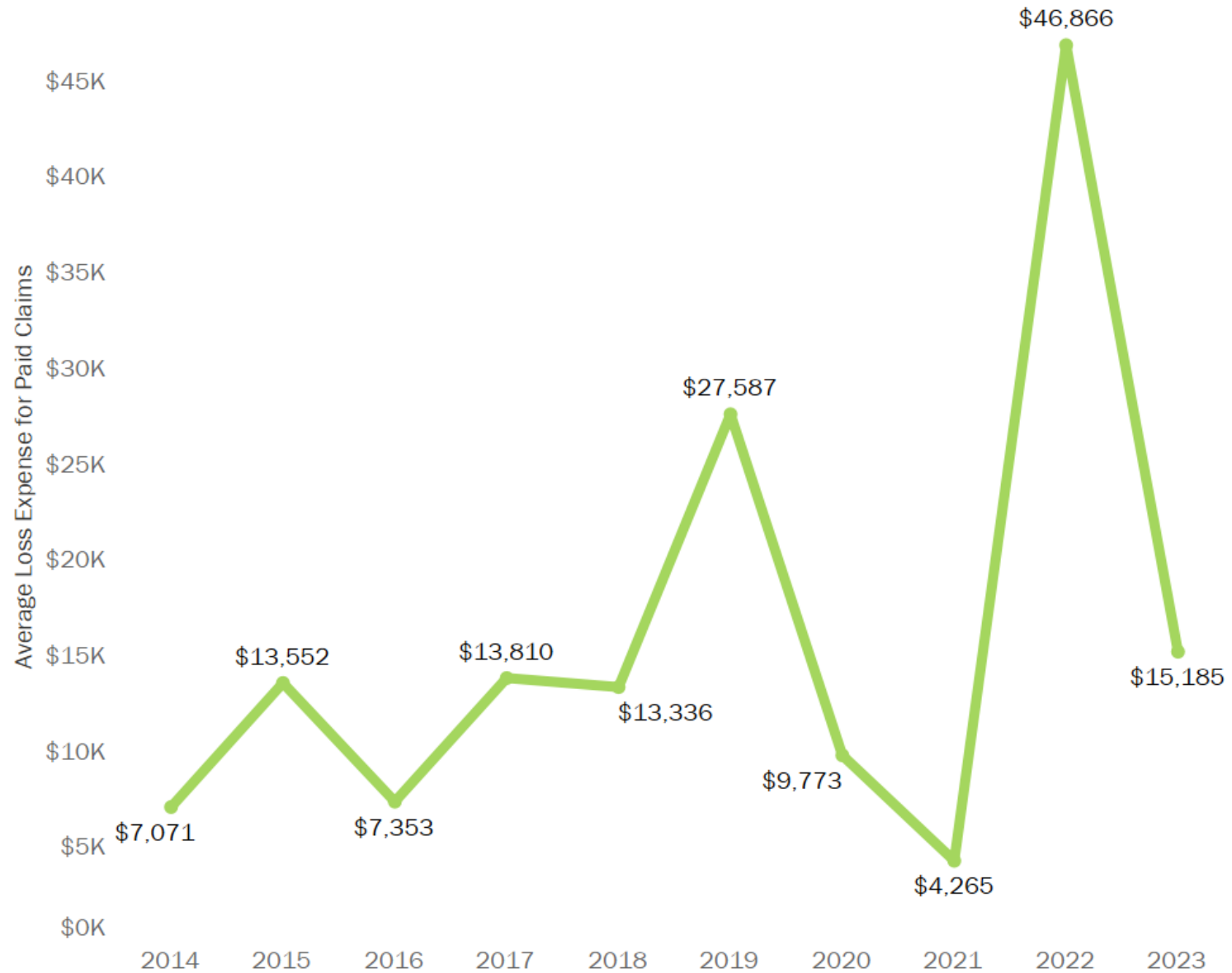
PRIOR TEN YEARS



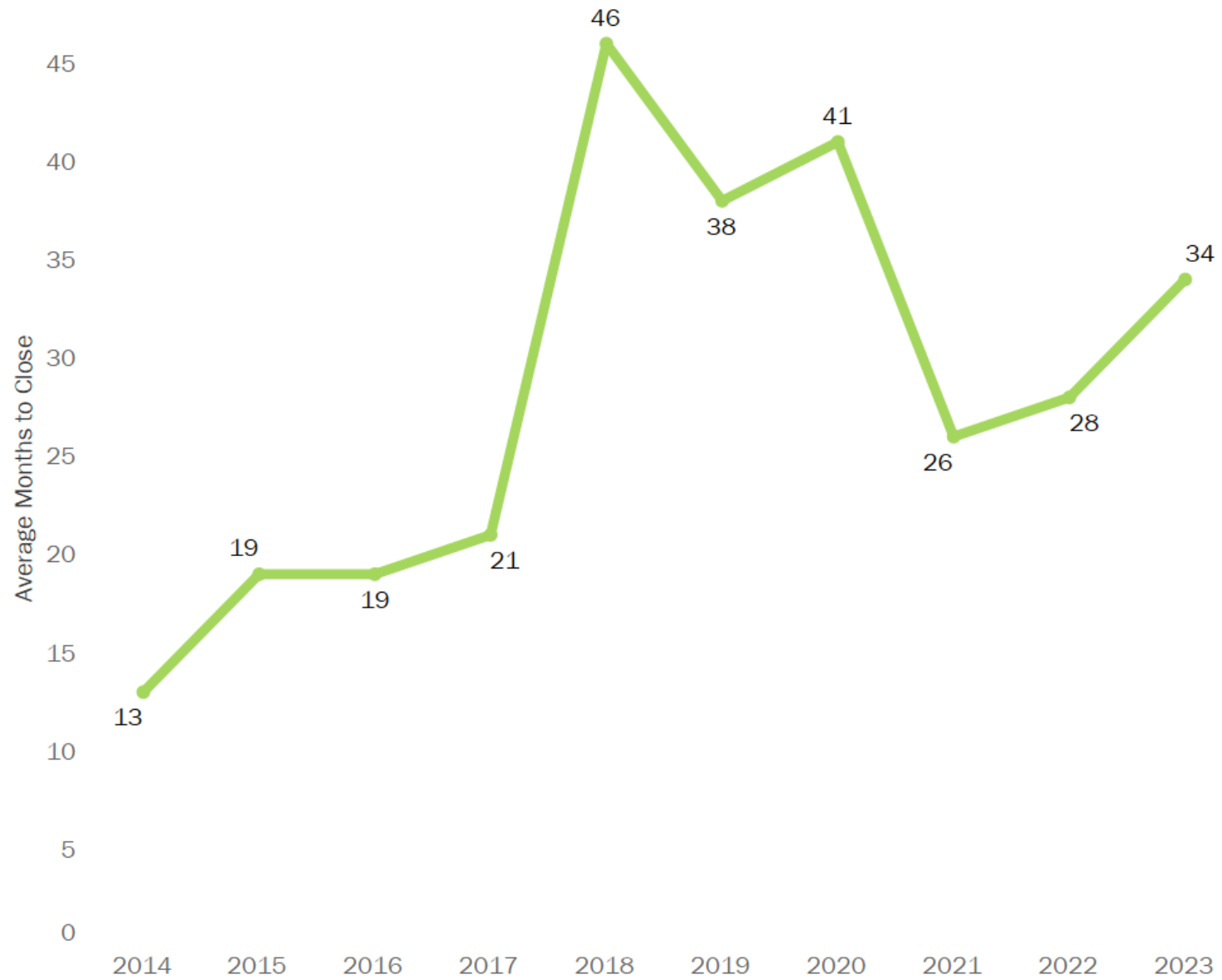
# AVERAGE INDEMNITY FOR PAID CLAIMS



## AVERAGE LOSS EXPENSE FOR PAID CLAIMS



## AVERAGE MONTHS TO CLOSE ON PAID CLAIMS



## 4 PAID INDEMNITY

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In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for the current year and a ten-year summary.

# SUMMARY OF INDEMNITY

2023

Indemnity Paid	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
1 – 2,499	36%	211	\$684	\$144,312	\$974	\$1,557	35
2,500 – 4,999	12%	73	\$3,475	\$253,706	\$1,618	\$446	28
5,000 – 74,999	13%	75	\$6,923	\$519,231	\$5,612	\$691	28
10,000 – 24,999	13%	74	\$15,433	\$1,142,053	\$15,614	\$1,022	36
25,000 – 49,999	9%	53	\$33,815	\$1,792,169	\$10,660	\$1,250	30
50,000 – 74,999	6%	36	\$54,659	\$1,967,731	\$18,532	\$4,597	34
75,000 – 99,999	4%	21	\$80,703	\$1,694,756	\$17,525	\$8,862	33
100,000 – 199,999	3%	16	\$134,920	\$2,158,718	\$709	\$78	29
200,000 – 299,999	2%	10	\$233,126	\$2,331,255	\$58,504	\$7,225	40
300,000 – 399,999	1%	4	\$376,128	\$1,504,510	\$0	\$0	16
400,000 – 499,999	0%	1	\$400,000	\$400,000	\$0	\$0	26
500,000 – 999,999	1%	3	\$622,894	\$1,868,682	\$627,065	\$0	175
1,000,000 and Over	2%	9	\$1,480,720	\$13,326,476	\$324,511	\$27,333	55
<b>Total</b>	<b>100%</b>	<b>586</b>	<b>\$49,665</b>	<b>\$29,103,599</b>	<b>\$15,185</b>	<b>\$2,092</b>	<b>34</b>

# SUMMARY OF INDEMNITY

## PRIOR TEN YEARS

Indemnity Paid	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
1 – 2,499	44%	3,484	\$765	\$2,664,955	\$629	\$1,113	19
2,500 – 4,999	13%	993	\$3,489	\$3,464,782	\$2,974	\$2,948	25
5,000 – 74,999	11%	875	\$6,766	\$5,920,350	\$5,634	\$3,279	25
10,000 – 24,999	13%	1,054	\$15,263	\$16,087,575	\$10,075	\$5,025	27
25,000 – 49,999	8%	600	\$34,850	\$20,909,934	\$26,003	\$6,656	37
50,000 – 74,999	4%	329	\$57,388	\$18,880,503	\$14,327	\$10,200	32
75,000 – 99,999	2%	141	\$83,397	\$11,758,931	\$29,732	\$13,276	32
100,000 – 199,999	3%	215	\$136,236	\$29,290,744	\$145,800	\$23,849	37
200,000 – 299,999	1%	70	\$239,715	\$16,780,015	\$122,429	\$37,979	43
300,000 – 399,999	1%	40	\$334,434	\$13,377,342	\$82,094	\$84,448	36
400,000 – 499,999	0%	11	\$446,339	\$4,909,728	\$58,367	\$53,182	39
500,000 – 999,999	0%	34	\$697,893	\$23,728,352	\$208,865	\$138,571	72
1,000,000 and Over	1%	59	\$3,386,465	\$199,801,421	\$262,402	\$172,375	49
<b>Total</b>	<b>100%</b>	<b>7,905</b>	<b>\$46,499</b>	<b>\$367,574,632</b>	<b>\$14,121</b>	<b>\$6,429</b>	<b>25</b>

## 5 SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury (BI). BI severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death.

## SUMMARY OF INDEMNITY BY BODILY INJURY LEVEL

2023

Injury Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Injury Indicated	14%	84	\$45,966	\$3,861,130	\$26,902	\$5,620	21
Emotional Only	0%	2	\$288	\$575	\$0	\$900	4
Temporary	9%	55	\$110,744	\$6,090,918	\$50,088	\$4,469	17
Permanent	56%	328	\$48,965	\$16,060,632	\$10,650	\$1,556	36
Death	20%	117	\$26,413	\$3,090,344	\$3,338	\$9	43
<b>Total</b>	<b>100%</b>	<b>586</b>	<b>\$49,665</b>	<b>\$29,103,599</b>	<b>\$15,185</b>	<b>\$2,101</b>	<b>34</b>

## SUMMARY OF INDEMNITY BY BODILY INJURY LEVEL

PRIOR TEN YEARS

Injury Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Injury Indicated	29%	1,792	\$63,001	\$112,898,658	\$10,277	\$8,787	10
Emotional Only	1%	63	\$5,400	\$340,206	\$1,404	\$1,754	7
Temporary	11%	688	\$38,905	\$26,766,497	\$34,746	\$12,242	14
Permanent	40%	2,432	\$49,764	\$121,024,840	\$18,949	\$3,925	42
Death	18%	1,128	\$38,059	\$42,930,397	\$4,227	\$3,355	42
<b>Total</b>	<b>100%</b>	<b>6,103</b>	<b>\$49,805</b>	<b>\$303,960,598</b>	<b>\$15,282</b>	<b>\$6,162</b>	<b>29</b>

## 6 SEVERITY OF PROPERTY DAMAGE

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This section presents data dealing with the severity of property damage (PD). PD severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage.

## SUMMARY OF INDEMNITY BY SEVERITY OF PROPERTY DAMAGE

2023

Property Damage Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Property Damage Indicated	86%	503	\$42,381	\$21,317,604	\$13,675	\$1,337	36
Minor Property Damage	4%	23	\$14,262	\$328,030	\$1,763	\$1,278	20
Intermediate Damage (Interrupted Use)	7%	40	\$174,884	\$6,995,350	\$46,521	\$7,742	20
Property Destroyed	3%	20	\$23,131	\$462,615	\$5,924	\$10,978	8
<b>Total</b>	<b>100%</b>	<b>586</b>	<b>\$49,665</b>	<b>\$29,103,599</b>	<b>\$15,185</b>	<b>\$2,101</b>	<b>34</b>

## SUMMARY OF INDEMNITY BY SEVERITY OF PROPERTY DAMAGE

PRIOR TEN YEARS

Property Damage Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Property Damage Indicated	70%	4,297	\$42,439	\$182,358,251	\$17,020	\$4,910	37
Minor Property Damage	11%	666	\$15,137	\$10,080,963	\$8,019	\$8,572	8
Intermediate Damage (Interrupted Use)	14%	864	\$113,513	\$98,075,627	\$12,552	\$8,139	9
Property Destroyed	5%	276	\$48,717	\$13,445,757	\$14,290	\$13,648	12
<b>Total</b>	<b>100%</b>	<b>6,103</b>	<b>\$49,805</b>	<b>\$303,960,598</b>	<b>\$15,282</b>	<b>\$6,162</b>	<b>29</b>

## 7 BUSINESS CLASSIFICATION

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In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor, and not specified.

# PRODUCT LIABILITY BY BUSINESS CLASSIFICATION

2023

Business Class	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Subcontractor To Man	1%	3	\$153,083	\$459,250	\$83,938	\$18,333	40
Manufacturer	84%	491	\$37,051	\$18,191,808	\$12,793	\$739	37
Wholesaler	0%	2	\$2,860	\$5,720	\$68	\$2,000	5
Retailer	6%	36	\$4,472	\$160,975	\$404	\$3,080	6
Servicer – Repairer	4%	24	\$82,543	\$1,981,034	\$19,647	\$20,183	14
Distributor	5%	30	\$276,827	\$8,304,812	\$62,628	\$7,135	25
<b>Total</b>	<b>100%</b>	<b>586</b>	<b>\$49,665</b>	<b>\$29,103,599</b>	<b>\$15,185</b>	<b>\$2,101</b>	<b>34</b>

# PRODUCT LIABILITY BY BUSINESS CLASSIFICATION

PRIOR TEN YEARS

Business Class	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Subcontractor To Man	3%	178	\$45,077	\$8,023,754	\$20,692	\$8,065	17
Manufacturer	73%	4,449	\$40,012	\$178,014,562	\$16,737	\$4,311	35
Wholesaler	1%	42	\$20,844	\$875,453	\$10,826	\$23,065	22
Retailer	10%	637	\$22,798	\$14,522,362	\$3,729	\$9,171	8
Servicer – Repairer	7%	446	\$186,981	\$83,393,475	\$14,403	\$11,448	11
Distributor	6%	351	\$54,504	\$19,130,992	\$16,705	\$14,457	23
<b>Total</b>	<b>100%</b>	<b>6,103</b>	<b>\$49,805</b>	<b>\$303,960,598</b>	<b>\$15,282</b>	<b>\$6,162</b>	<b>29</b>

# 8 LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office, and miscellaneous.

## PRODUCT LIABILITY BY PLACE OF LOSS

2023

Location of Loss	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Auto	4%	21	\$117,028	\$2,457,583	\$8,354	\$3,441	11
Home	12%	73	\$36,331	\$2,652,127	\$15,161	\$2,120	21
Office	2%	13	\$347,380	\$4,515,936	\$134,048	\$16,623	19
Plant	6%	38	\$75,061	\$2,852,336	\$60,808	\$8,112	50
Other	75%	441	\$37,700	\$16,625,617	\$8,079	\$1,088	36
<b>Total</b>	<b>100%</b>	<b>586</b>	<b>\$49,665</b>	<b>\$29,103,599</b>	<b>\$15,185</b>	<b>\$2,101</b>	<b>34</b>

## PRODUCT LIABILITY BY PLACE OF LOSS

PRIOR TEN YEARS

Place of Loss	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Auto	5%	275	\$31,798	\$8,744,475	\$16,602	\$10,869	10
Home	24%	1,493	\$63,612	\$94,973,308	\$9,781	\$6,954	11
Office	3%	154	\$129,446	\$19,934,635	\$107,812	\$28,321	18
Plant	5%	307	\$101,605	\$31,192,705	\$26,794	\$22,978	33
Other	63%	3,874	\$38,491	\$149,115,475	\$12,717	\$3,310	37
<b>Total</b>	<b>100%</b>	<b>6,103</b>	<b>\$49,805</b>	<b>\$303,960,598</b>	<b>\$15,282</b>	<b>\$6,162</b>	<b>29</b>

## 9 PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims.

# CLAIMS BY BUSINESS CLASS

2023

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Asbestos Goods Mfg	26,340	383	65%	\$26,199	\$10,034,308	\$9,389	\$70	39
Alcohol, Ammonia, Turpentine, Extract	24	24	4%	\$723	\$17,348	\$2,058	\$8,208	39
Electrical Equipment	56	19	3%	\$40,179	\$763,404	\$4,873	\$709	37
Manufacturers – Noc	161	13	2%	\$118,331	\$1,538,302	\$61,052	\$3,356	36
Plastic, Rubber Goods – Mfg	28	13	2%	\$97,856	\$1,272,130	\$11,604	\$665	16
Products – Completed Operations – Noc	21	12	2%	\$577	\$6,924	\$0	\$0	26
Discount/Variety Stores	11	11	2%	\$1,283	\$14,112	\$0	\$1,497	3
Grocery Stores/Markets/Commissaries	18	8	1%	\$1,740	\$13,922	\$0	\$994	6
Chemical Mfg/Chemists	22	7	1%	\$4,344	\$30,405	\$2,294	\$11,786	37
Machinery Parts, Or Equipment–Use, Mfg	20	5	1%	\$206,596	\$1,032,982	\$56,836	\$0	25
Deli, Caterers, And Cafeterias	5	5	1%	\$8,541	\$42,705	\$2,836	\$2,700	16
Paper Products	6	5	1%	\$2,424	\$12,120	\$11	\$1,340	13
Gasoline Stations	11	4	1%	\$15,281	\$61,123	\$64	\$12,313	4
Heating And Air Conditioning	5	4	1%	\$74,851	\$299,404	\$132,270	\$3,063	46
Appliances And Accessories	12	4	1%	\$9,517	\$38,069	\$54,347	\$4,300	21
Restaurants – Serve No Alcohol	55	4	1%	\$7,575	\$30,300	\$10	\$750	6
Restaurants – Serve Alcohol	4	4	1%	\$6,500	\$26,000	\$34	\$2,625	6
Food Products – Dry	14	4	1%	\$2,681	\$10,725	\$0	\$578	3
Auto, Bus, Truck – Parts And Supplies	5	3	1%	\$667,216	\$2,001,648	\$27,694	\$0	39
Auto Repair Shops/Dismantling	7	3	1%	\$34,485	\$103,456	\$0	\$1,150	4
Auto, Bus, Truck – Mfg And Assembling	4	3	1%	\$3,381	\$10,144	\$0	\$0	1
Theaters	3	3	1%	\$1,733	\$5,200	\$0	\$3,505	3
Oil, Fuel, Gas – Co And Distributors	3	2	0%	\$2,186,583	\$4,373,165	\$765,728	\$50,000	74

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Contractors – Noc	8	2	0%	\$119,250	\$238,500	\$11,609	\$20,000	29
Furs, Fabrics And Other Clothing	6	2	0%	\$25,100	\$50,200	\$8,893	\$7,750	18
Farm Machinery	6	2	0%	\$53,648	\$107,295	\$35,191	\$41,250	21
Gardening Equipment And Landscaping	2	2	0%	\$18,155	\$36,310	\$0	\$250	2
Plumbing	9	2	0%	\$17,759	\$35,517	\$0	\$500	7
Refrigeration	12	2	0%	\$5,313	\$10,625	\$11,074	\$0	21
Meat, Fish, Poultry, And Seafood	3	2	0%	\$2,360	\$4,720	\$0	\$2,000	2
Food Products – Not Dry	4	2	0%	\$10,750	\$21,500	\$944	\$750	25
Animal Feed	2	2	0%	\$473,109	\$946,218	\$0	\$0	20
Exercise/Sporting Goods And Equip/Bikes	3	2	0%	\$45,000	\$90,000	\$202,489	\$25,000	22
Packaging/Packing/Mail Order	2	2	0%	\$491,238	\$982,476	\$55,639	\$0	12
Boat Or Ship Building	1	1	0%	\$1,960,000	\$1,960,000	\$0	\$0	2
Contractor Equipment	1	1	0%	\$250,000	\$250,000	\$91,507	\$0	44
Wax/Paint/Varnish/Painting	1	1	0%	\$2,750	\$2,750	\$0	\$1,200	2
Medical Equipment/Instruments/Offices	3	1	0%	\$16,772	\$16,772	\$1,169	\$0	7
Concrete And Asphalt Construction	2	1	0%	\$2,050	\$2,050	\$0	\$500	1
Masonry, Plastering, Marble, Or Tile	1	1	0%	\$228,250	\$228,250	\$21,592	\$20,000	12
Metal Erection	1	1	0%	\$65,500	\$65,500	\$25,806	\$100,000	19
Fences	1	1	0%	\$50,000	\$50,000	\$41,116	\$10,000	43
Roofing	2	1	0%	\$35,950	\$35,950	\$21,395	\$9,900	31
Drilling/Shaft Sinking	1	1	0%	\$1,000,000	\$1,000,000	\$38,356	\$145,000	25
Fruit/Vegetables/Orchards/Vineyards	2	1	0%	\$1,500	\$1,500	\$95	\$1,600	15
Concessionaires	4	1	0%	\$3,464	\$3,464	\$0	\$0	2
Crop Spraying And Pesticides	1	1	0%	\$20,000	\$20,000	\$688	\$5,000	16
Baby Food	1	1	0%	\$1,000,000	\$1,000,000	\$255,773	\$0	36
Door And Windows Mfg	2	1	0%	\$15,000	\$15,000	\$140,157	\$0	43
Ladders, Hoists, And Scaffolds	1	1	0%	\$25,000	\$25,000	\$139,000	\$2,500	61
Furniture/Fixtures/Upholstery	3	1	0%	\$77,500	\$77,500	\$41,711	\$0	40

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Hardware, Home Improvement Stores	1	1	0%	\$1,341	\$1,341	\$0	\$0	1
Vending Machines Mfg	1	1	0%	\$3,878	\$3,878	\$0	\$0	1
Clubs/Conventions	8	1	0%	\$77,500	\$77,500	\$69,841	\$110,000	27
Car Washes	1	1	0%	\$5,887	\$5,887	\$0	\$0	1
Valves, Pumps, Compressors Mfg	1							
Firearms, Ammunition – Mfg And Repair	1							
Shoes, Boots, Or Slippers	3							
Laundry Services	1							
Condominiums/Hotels/Motels/Dwellings	1							
Alarms And Detection Devices	1							
Electric Cables, Conduit, And Wiring	4							
Elevator, Escalator, Moving Sidewalk	3							
Mining/Dredging/Dock Oper/Excavation	1							
Glass Dealers And Glaziers	1							
Carpentry And Floor Coverings	3							
Candy Or Confectionary Products	1							
Frozen Foods	7							
Bakeries And Bakery Goods	2							
Alcohol, Liquor – Mfg, Distr, Stores	1							
Lumber–Wood Mfg/Pruning/Trimming	2							
Tool Mfg	1							
Tank Bldg/Warehouses/Vacant Bldgs	1							
Batteries	1							
Aircraft Or Aircraft Parts Mfg	1							
Cosmetics	1							
Stores And Distr – No Food Or Drink	5							
Cemeteries/Crematories/Funeral Homes	1							
Governmental Subdv/Offices	1							

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Total	26,976	586	100%	\$49,665	\$29,103,599	\$15,185	\$2,092	34

# CLAIMS BY BUSINESS CLASS

## PRIOR TEN YEARS

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Asbestos Goods Mfg	66,645	2,922	48%	\$28,449	\$83,128,594	\$12,724	\$162	42
Appliances And Accessories	1,480	574	9%	\$8,164	\$4,686,363	\$1,719	\$2,970	4
Manufacturers – Noc	1,828	274	4%	\$101,842	\$27,904,722	\$57,841	\$6,275	41
Chemical Mfg/Chemists	878	189	3%	\$25,107	\$4,745,144	\$6,864	\$7,430	23
Electrical Equipment	336	120	2%	\$68,213	\$8,185,578	\$16,690	\$5,872	30
Restaurants – Serve Alcohol	468	116	2%	\$7,008	\$812,957	\$1,169	\$6,402	5
Alcohol, Ammonia, Turpentine, Extract	121	113	2%	\$965	\$109,049	\$1,120	\$7,541	22
Restaurants – Serve No Alcohol	720	101	2%	\$4,477	\$452,140	\$2,762	\$3,570	8
Plumbing	167	87	1%	\$12,579	\$1,094,365	\$1,035	\$4,335	6
Furs, Fabrics And Other Clothing	124	83	1%	\$4,666	\$387,305	\$20,367	\$2,092	4
Discount/Variety Stores	221	78	1%	\$34,767	\$2,711,800	\$5,193	\$1,865	8
Contractors – Noc	154	70	1%	\$80,030	\$5,602,084	\$32,624	\$33,733	20
Surveyors–Land–Not In Actual Construction	14,833	68	1%	\$88,413	\$6,012,104	\$60,018	\$19,466	27
Auto Repair Shops/Dismantling	99	66	1%	\$53,883	\$3,556,285	\$11,561	\$20,601	7
Grocery Stores/Markets/Commissaries	173	58	1%	\$25,070	\$1,454,042	\$1,550	\$10,789	10
Machinery Parts, Or Equipment–Use, Mfg	133	53	1%	\$344,805	\$18,274,657	\$47,091	\$44,867	22
Gasoline Stations	92	52	1%	\$17,812	\$926,240	\$8	\$7,772	4
Heating And Air Conditioning	127	52	1%	\$34,433	\$1,790,499	\$23,982	\$5,412	13
Carpentry And Floor Coverings	126	50	1%	\$29,672	\$1,483,619	\$13,544	\$10,216	18
Food Products – Dry	182	48	1%	\$27,215	\$1,306,319	\$12,158	\$1,386	6
Furniture/Fixtures/Upholstery	91	40	1%	\$13,021	\$520,848	\$7,206	\$11,124	13
Meat, Fish, Poultry, And Seafood	104	38	1%	\$8,596	\$326,656	\$14,694	\$2,096	13
Food Products – Not Dry	412	36	1%	\$32,183	\$1,158,570	\$3,465	\$2,376	12

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Clubs/Conventions	116	34	1%	\$27,197	\$924,691	\$28,013	\$6,919	13
Plastic, Rubber Goods – Mfg	479	32	1%	\$68,003	\$2,176,089	\$39,268	\$11,904	22
Frozen Foods	96	30	0%	\$5,307	\$159,224	\$279	\$2,978	6
Concrete And Asphalt Construction	159	21	0%	\$66,663	\$1,399,920	\$111,917	\$28,878	18
Auto, Bus, Truck – Parts And Supplies	49	20	0%	\$159,438	\$3,188,756	\$24,681	\$1,771	22
Farm Machinery	44	20	0%	\$44,586	\$891,727	\$8,829	\$16,393	8
Roofing	56	20	0%	\$26,758	\$535,166	\$75,844	\$20,052	25
Candy Or Confectionary Products	49	20	0%	\$763	\$15,251	\$517	\$649	4
Wax/Paint/Varnish/Painting	58	19	0%	\$15,954	\$303,117	\$3,424	\$6,208	13
Gas, Steam, Water, And Sewer Mains	39	19	0%	\$17,795	\$338,102	\$4,864	\$8,238	16
Animal Feed	45	19	0%	\$81,810	\$1,554,398	\$3,711	\$3,337	17
Soap And Detergents	23	16	0%	\$12,154	\$194,463	\$58,108	\$2,927	225
Oil, Fuel, Gas – Co And Distributors	13,243	15	0%	\$410,642	\$6,159,630	\$118,574	\$36,394	16
Gardening Equipment And Landscaping	25	14	0%	\$26,517	\$371,237	\$7,070	\$14,500	11
Glass Dealers And Glaziers	32	14	0%	\$44,154	\$618,156	\$33,008	\$10,529	19
Crop Spraying And Pesticides	26	14	0%	\$18,292	\$256,089	\$316	\$3,584	8
Sales Or Service Org	27	14	0%	\$12,724	\$178,138	\$27,156	\$21,429	24
Masonry, Plastering, Marble, Or Tile	35	13	0%	\$29,028	\$377,363	\$17,617	\$16,831	14
Building Materials	36	13	0%	\$29,240	\$380,115	\$28,618	\$25,754	22
Fruit/Vegetables/Orchards/Vineyards	27	13	0%	\$37,415	\$486,389	\$558	\$16,615	24
Deli, Caterers, And Cafeterias	64	13	0%	\$7,105	\$92,366	\$1,096	\$2,116	7
Exercise/Sporting Goods And Equip/Bikes	29	13	0%	\$41,772	\$543,034	\$64,686	\$49,872	32
Electric Cables, Conduit, And Wiring	48	12	0%	\$5,891	\$70,697	\$6,517	\$2,793	11
Lumber – Wood Mfg/Pruning/Trimming	26	12	0%	\$22,374	\$268,487	\$19,185	\$11,800	23
Farms/Ranches	30	12	0%	\$101,324	\$1,215,885	\$28,422	\$13,056	28
Lights, Lanterns, And Lamps	26	12	0%	\$592	\$7,100	\$487	\$1,356	4
Refrigeration	76	11	0%	\$21,167	\$232,842	\$3,414	\$528	21
Tool Mfg	24	10	0%	\$39,653	\$396,527	\$7,485	\$12,381	18

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Stores And Distr – No Food Or Drink	46	10	0%	\$74,341	\$743,410	\$22,462	\$46,423	19
Valves, Pumps, Compressors Mfg	37	9	0%	\$7,030	\$63,271	\$1,309	\$3,777	7
Metal Erection	22	9	0%	\$22,800	\$205,200	\$28,631	\$24,882	29
Concessionaires	112	9	0%	\$10,759	\$96,835	\$0	\$10,552	3
Cosmetics	28	9	0%	\$1,591	\$14,323	\$0	\$1,096	2
Mining/Dredging/Dock Oper/Excavation	27	8	0%	\$2,717	\$21,738	\$2,643	\$1,406	14
Water Softening Equipment	27	8	0%	\$7,575	\$60,600	\$340	\$10,049	7
Door And Windows Mfg	31	8	0%	\$19,031	\$152,250	\$58,472	\$16,375	38
Paper Products	24	8	0%	\$156,546	\$1,252,370	\$13,581	\$65,919	14
Fertilizers	12	8	0%	\$26,080	\$208,636	\$1,212	\$48,181	23
Wheel And Tire Mfg	13	8	0%	\$4,223	\$33,784	\$87	\$4,063	1
Batteries	23	8	0%	\$892,557	\$7,140,452	\$42,649	\$5,931	13
Auto, Bus, Truck – Mfg And Assembling	16	8	0%	\$30,202	\$241,619	\$2,769	\$2,813	22
Beverage Bottler – Non–Alcoholic	21	7	0%	\$17,595	\$123,164	\$3,640	\$2,786	16
Hardware, Home Improvement Stores	20	7	0%	\$3,007	\$21,051	\$0	\$1,167	12
Swimming Pools/Saunas	11	7	0%	\$7,376	\$51,631	\$8,816	\$4,843	19
Bakeries And Bakery Goods	14	6	0%	\$2,814	\$16,884	\$0	\$2,881	1
Drug And Pharmaceuticals	30	6	0%	\$45,583	\$273,500	\$32,459	\$7,917	31
Seed Merchant	10	6	0%	\$64,466	\$386,794	\$62,447	\$9,619	28
Janitorial Services	11	6	0%	\$18,391	\$110,344	\$0	\$500	8
Car Washes	8	6	0%	\$3,129	\$18,772	\$0	\$583	1
Medical Equipment/Instruments/Offices	31	5	0%	\$149,918	\$749,590	\$365	\$74,500	17
Public Works – Hghways/Bridges/Dams/Subway	18	5	0%	\$3,487	\$17,437	\$1,695	\$2,150	7
Tv Or Radio Or Stereo	8	5	0%	\$25,288	\$126,440	\$4,276	\$11,200	15
Alcohol, Liquor – Mfg, Distr, Stores	13	5	0%	\$10,655	\$53,274	\$123	\$2,978	2
Ladders, Hoists, And Scaffolds	7	5	0%	\$53,900	\$269,500	\$37,010	\$23,896	31
Adhesive And Abrasive Goods	22	5	0%	\$311	\$1,555	\$10,400	\$12,712	15

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Recreational Vehicle Mfg	16	5	0%	\$346,590	\$1,732,950	\$21,451	\$52,388	23
Barber Supplies And Hair Pieces	9	5	0%	\$600,350	\$3,001,752	\$161,823	\$762,291	30
Pipelines/Wells	9	5	0%	\$49,063	\$245,316	\$186,095	\$5,700	24
Contractor Equipment	10	4	0%	\$122,363	\$489,451	\$93,149	\$50,750	28
Shoes, Boots, Or Slippers	17	4	0%	\$2,356	\$9,424	\$467	\$1,291	6
Fences	9	4	0%	\$18,652	\$74,607	\$10,284	\$5,875	12
Dairy Products	10	4	0%	\$257,182	\$1,028,728	\$13,871	\$251,374	17
Water Bottling	10	4	0%	\$17,538	\$70,150	\$679	\$8,250	11
Irrigation Equipment	5	4	0%	\$10,153	\$40,611	\$3,367	\$7,845	7
Packaging/Packing/Mail Order	20	4	0%	\$246,182	\$984,727	\$30,653	\$1,325	84
Theaters	8	4	0%	\$1,375	\$5,500	\$0	\$2,754	3
Office Machines, Computers – Other	16	3	0%	\$7,000	\$21,001	\$3,450	\$28,100	19
Boats – Use	6	3	0%	\$8,991	\$26,972	\$0	\$4,533	2
Carpet And Furniture Cleaning	8	3	0%	\$22,606,125	\$67,818,376	\$281,362	\$6,170	15
Septic Tanks	3	3	0%	\$9,510	\$28,530	\$0	\$5,833	11
Vending Machines Mfg	9	3	0%	\$4,888	\$14,663	\$578	\$3,167	10
Instrument Mfg/Tuning	8	3	0%	\$59,167	\$177,500	\$58,426	\$104,268	27
Sign Mfg And Installation	5	3	0%	\$17,943	\$53,828	\$2,974	\$43,167	12
Pet Grooming/Stores/Training	5	3	0%	\$60,000	\$180,000	\$6,052	\$5,167	17
Bottle And Jar Mfg	6	3	0%	\$48,289	\$144,866	\$11,580	\$50,667	29
Buildings/Premises Bank Or Office	17	3	0%	\$2,000	\$6,000	\$355	\$0	4
Governmental Subdv/Offices	4	3	0%	\$35,625	\$106,875	\$7,676	\$7,677	34
Insulation – Other Than Asbestos	17	2	0%	\$40,912	\$81,823	\$15,332	\$1,125	17
Laundry Services	6	2	0%	\$1,335	\$2,670	\$0	\$1,791	1
Alarms And Detection Devices	24	2	0%	\$1,000	\$2,000	\$0	\$3,450	3
Elevator, Escalator, Moving Sidewalk	9	2	0%	\$27,719	\$55,438	\$4,068	\$12,500	21
Wall And Ceiling Installation	8	2	0%	\$39,930	\$79,859	\$23,062	\$2,750	25
Water And Fire Proofing	4	2	0%	\$35,327	\$70,653	\$25,874	\$5,750	34

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Baby Food	3	2	0%	\$2,212,500	\$4,425,000	\$127,887	\$0	22
Tents And Canopies	2	2	0%	\$1,000,000	\$2,000,000	\$0	\$1,000,000	23
Textile Mfg	4	2	0%	\$37,645	\$75,290	\$22,123	\$2,650	9
Cans, Drums, And Metal Containers	2	2	0%	\$6,600	\$13,200	\$15,118	\$2,500	14
Tank Bldg/Warehouses/Vacant Bldgs	12	2	0%	\$1,250,000	\$2,500,000	\$32,503	\$300,001	23
Bolts, Nuts, Nails, Tacks, Screws	2	2	0%	\$2,923	\$5,846	\$0	\$4	3
Communication/Recording Sys/Internet Pro	6	2	0%	\$5,015	\$10,029	\$7	\$2,750	5
Mobile Home/Trailer Mfg	2	2	0%	\$5,031	\$10,062	\$47	\$2,500	2
Brush Or Broom Mfg	2	2	0%	\$1,753	\$3,505	\$0	\$1,823	1
Putty Products	3	2	0%	\$17,565	\$35,130	\$10,865	\$12,566	8
Pipe Mfg	14	2	0%	\$44,023	\$88,046	\$13,034	\$3,000	40
Grain Elevator Operations	2	2	0%	\$91,082	\$182,164	\$10,017	\$35,504	14
Hobby, Wallpapers, Art Stores	2	2	0%	\$12,302	\$24,604	\$9,771	\$2,558	19
Welding	2	2	0%	\$320,000	\$640,000	\$78,953	\$54,450	26
Oil Refineries	4	2	0%	\$1,344	\$2,688	\$0	\$1,250	2
Animal Boarding/Veterinarians/Stockyards	2	1	0%	\$900	\$900	\$0	\$500	0
Boat Storage Or Marinas	3	1	0%	\$2,500	\$2,500	\$0	\$500	0
Boat Or Ship Building	1	1	0%	\$1,960,000	\$1,960,000	\$0	\$0	2
Railroad/Train Mfg/Construction	6	1	0%	\$93,345	\$93,345	\$0	\$0	21
Condominiums/Hotels/Motels/Dwellings	13	1	0%	\$1,000	\$1,000	\$0	\$5,000	27
Junk And Scrap Dealers	1	1	0%	\$9,333	\$9,333	\$19,516	\$10,000	33
Salt, Phosphates, And Lime	4	1	0%	\$10,800	\$10,800	\$0	\$0	1
Boiler, Steam Pipes	4	1	0%	\$36,700	\$36,700	\$33,142	\$10,000	46
Drilling/Shaft Sinking	3	1	0%	\$1,000,000	\$1,000,000	\$38,356	\$145,000	25
Bldg Struc/Prefab Mfg/Renovat/Wrecking	2	1	0%	\$900,000	\$900,000	\$25,515	\$5,100	19
Boxes And Composition Goods	1	1	0%	\$2,500	\$2,500	\$0	\$2,500	1
Metal Extraction And Processing	3	1	0%	\$300,000	\$300,000	\$53,765	\$10,000	17

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Cutlery, Razors, And Flatware	3	1	0%	\$271	\$271	\$0	\$900	1
Mobile Home Parks Or Courts	3	1	0%	\$41,500	\$41,500	\$49,466	\$2,500	29
Optical And Hearing Goods	1	1	0%	\$1,000	\$1,000	\$0	\$525	18
Freight Forwarders/Truckers	3	1	0%	\$170,000	\$170,000	\$39,470	\$200,000	17
Snow And Ice Removal – Contractor	5	1	0%	\$7,500	\$7,500	\$15,339	\$3,500	40
Gas Tanks And Fuel Containers Mfg	1	1	0%	\$50,000	\$50,000	\$65,119	\$750,000	34
Printing/Publishers	4	1	0%	\$43,838	\$43,838	\$0	\$0	1
Forestry/Lakes/Fishing/Guides	1	1	0%	\$200,000	\$200,000	\$0	\$200,000	21
Campgrounds/Camps/Picnic Grounds	1	1	0%	\$1,113	\$1,113	\$0	\$500	1
Nightclubs/Comedy Clubs/Casinos/Enterta	1	1	0%	\$500	\$500	\$0	\$5,000	1
Health/Exercise Facilities	1	1	0%	\$25,000	\$25,000	\$46,599	\$16,000	28
Wharf/Waterfront Property	1	1	0%	\$15,000	\$15,000	\$18,120	\$5	13
Ymca/Ywca	1	1	0%	\$92,000	\$92,000	\$1,261	\$24,000	11
Packing Houses	1	1	0%	\$6,438	\$6,438	\$0	\$5,000	3
Auction/Auctioneers	1	1	0%	\$203	\$203	\$0	\$500	0
Firearms, Ammunition – Mfg And Repair	10							
Hazardous Material Contractors	3							
Bowling Lanes	1							
Collectibles	1							
Animal Mounting, Hides, Saddle	1							
Cotton Goods Mfg/Wool Pulling – Combing	2							
Photographic Equipment And Supplies	2							
Engineers, Architects, Draftsmen	2							
Tobacco Products	1							
Golfmobiles	1							
Parking – Public/Private Mfg	2							
Ink And Dyes	4							

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Wire Goods/Metal Goods	4							
Aerosol Containers	1							
Vaults And Locks	1							
Engine–Turbine–Bearing Mfg	1							
Sewing Machines	1							
Aircraft Or Aircraft Parts Mfg	1							
Fumigating	5							
Jewelry And Watches	4							
Toys/Games	4							
Pencil, Pen, Crayon Or Chalk Mfg	2							
Laboratories	1							
Match And Charcoal Mfg	4							
Newspapers, Magazines, Or Books	1							
Cellophane And Cellophane Product Mfg	1							
Leather Goods	1							
Fiberglass Mfg	2							
Discontinued Operations	9							
Auto Rental Or Leasing	1							
Sand Or Gravel Digging, Quarries	2							
Rental Stores	1							
Weighers, Samplers Or Inspectors	1							
Florists	2							
Pipeline Construction (Oil)	1							
Amusement Parks/Parks/Playgrounds	1							
Archery Ranges/Rifle–Pistol Ranges	1							
Beauty–Nail Salons/Spas/Tanning Salons	3							
Athletic Games/Contests/Stadiums	8							
Cemeteries/Crematories/Funeral Homes	2							

Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Consultants/Programmers	2							
Fire Dept/Patrol	3							
Schools – Private/Public	1							
Apartment Bldg/Boarding Rooms	1							
<b>Total</b>	<b>105,658</b>	<b>6,103</b>	<b>100%</b>	<b>\$49,805</b>	<b>\$303,960,598</b>	<b>\$15,282</b>	<b>\$6,162</b>	<b>29</b>

## 10 CLAIM DISPOSITION AND CLOSE TIME REPORTING

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This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The second section presents closed claim data categorized by time intervals to claim resolution.

# CLAIM DISPOSITION

2023

Resolution	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Before Court Proceeding Initiated	21%	123	\$40,168	\$4,940,635	\$6,548	\$2,326	14
Not Specified	1%	4	\$134,617	\$538,466	\$442,480	\$2,625	135
Directed Verdict for Plaintiff	0%	1	\$117,500	\$117,500	\$11,339	\$1,250	45
Judgement for Plaintiff	0%	1	\$1,000,000	\$1,000,000	\$628,971	\$0	24
Arbitration	0%	1	\$50,000	\$50,000	\$17,785	\$15,000	36
All Other, Including Dismissals	78%	456	\$49,248	\$22,456,998	\$12,423	\$2,013	38
<b>Total</b>	<b>100%</b>	<b>586</b>	<b>\$49,665</b>	<b>\$29,103,599</b>	<b>\$15,185</b>	<b>\$2,101</b>	<b>34</b>

# CLAIM DISPOSITION

## PRIOR TEN YEARS

Resolution	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Before Court Proceeding Initiated	35%	2,158	\$22,956	\$49,538,958	\$3,862	\$6,409	7
Not Specified	1%	43	\$1,611,363	\$69,288,599	\$70,576	\$30,838	26
Directed Verdict for Plaintiff	0%	5	\$157,613	\$788,063	\$70,313	\$13,050	37
Directed Verdict for Defendant	0%	2	\$5,659,337	\$11,318,674	\$0	\$50	41
Judgement for Plaintiff	0%	10	\$173,824	\$1,738,244	\$180,565	\$29,435	32
Judgement for Defendant After Appeal	0%	1	\$72,162	\$72,162	\$161,209	\$81,600	92
Arbitration	0%	9	\$102,777	\$924,995	\$50,731	\$31,783	41
All Other, Including Dismissals	63%	3,875	\$43,946	\$170,290,903	\$20,418	\$5,606	41
<b>Total</b>	<b>100%</b>	<b>6,103</b>	<b>\$49,805</b>	<b>\$303,960,598</b>	<b>\$15,282</b>	<b>\$6,162</b>	<b>29</b>

# MONTHS TO CLOSE

2023

Months to Close	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
0 – 6	18%	103	\$30,610	\$3,152,851	\$20	\$1,915	2
7–12	11%	62	\$35,044	\$2,172,714	\$607	\$1,286	10
13–18	9%	50	\$40,798	\$2,039,890	\$5,566	\$172	16
19–24	7%	42	\$71,887	\$3,019,247	\$21,280	\$2,865	21
25–30	13%	77	\$35,669	\$2,746,510	\$4,556	\$3,883	28
31–36	7%	43	\$44,835	\$1,927,918	\$13,602	\$684	34
37–42	11%	62	\$44,348	\$2,749,555	\$11,646	\$4,718	39
43–48	6%	36	\$29,740	\$1,070,626	\$12,256	\$1,410	46
49–54	3%	20	\$68,161	\$1,363,220	\$14,480	\$355	51
55–60	2%	13	\$19,619	\$255,049	\$9,331	\$192	57
661–65	2%	12	\$23,856	\$286,277	\$17,256	\$250	64
67–72	1%	8	\$169,519	\$1,356,155	\$20,598	\$2,969	70
73–78	1%	6	\$44,156	\$264,933	\$139,834	\$2,083	76
79–84	1%	6	\$7,192	\$43,149	\$11,342	\$83	83
85–90	2%	12	\$44,566	\$534,796	\$5,531	\$167	87
91–96	1%	4	\$5,251	\$21,003	\$23,363	\$125	93
97–102	0%	2	\$522,670	\$1,045,340	\$142,090	\$0	100
Greater than 108	5%	28	\$180,513	\$5,054,366	\$123,349	\$3,629	135
<b>Total</b>	<b>100%</b>	<b>586</b>	<b>\$49,665</b>	<b>\$29,103,599</b>	<b>\$15,185</b>	<b>\$2,101</b>	<b>34</b>

# MONTHS TO CLOSE

## PRIOR TEN YEARS

Months to Close	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
0 – 6	31%	1,892	\$14,408	\$27,260,622	\$2,654	\$3,166	2
7–12	9%	534	\$38,531	\$20,575,661	\$2,216	\$6,863	10
13–18	11%	643	\$46,061	\$29,617,119	\$7,370	\$6,848	16
19–24	9%	570	\$42,070	\$23,979,906	\$9,912	\$11,445	21
25–30	7%	443	\$46,134	\$20,437,182	\$14,428	\$6,888	28
31–36	5%	328	\$41,460	\$13,599,023	\$10,384	\$6,520	33
37–42	5%	313	\$259,845	\$81,331,362	\$17,006	\$12,426	39
43–48	4%	256	\$60,364	\$15,453,209	\$11,304	\$8,217	45
49–54	4%	246	\$38,254	\$9,410,456	\$31,044	\$4,229	51
55–60	2%	151	\$65,352	\$9,868,144	\$21,383	\$4,930	57
661–65	2%	140	\$25,452	\$3,563,348	\$101,694	\$6,141	64
67–72	1%	90	\$155,739	\$14,016,478	\$6,186	\$1,205	70
73–78	1%	86	\$33,532	\$2,883,789	\$34,393	\$5,254	75
79–84	1%	57	\$30,642	\$1,746,602	\$16,474	\$13,632	82
85–90	1%	57	\$74,806	\$4,263,922	\$13,113	\$4,702	87
91–96	1%	38	\$42,592	\$1,618,506	\$14,177	\$32,864	93
97–102	0%	22	\$78,194	\$1,720,271	\$27,153	\$955	99
103–108	0%	19	\$39,237	\$745,508	\$40,740	\$105	105
Greater than 108	4%	218	\$100,319	\$21,869,490	\$121,297	\$1,478	174
<b>Total</b>	<b>100%</b>	<b>6,103</b>	<b>\$49,805</b>	<b>\$303,960,598</b>	<b>\$15,282</b>	<b>\$6,162</b>	<b>29</b>

# 11 PRODUCT LIABILITY COMPANIES

## PREMIUM GROWTH & MARKET SHARE

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The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred, and a loss ratio. This table is presented by descending order of market share.

# CHANGE IN MISSOURI PREMIUM

## CURRENTLY ACTIVE COMPANIES

Insurer Name	Premium 2023	% Change from 2022	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020
ACADIA INSURANCE COMPANY	\$64,364	14,834%	\$431			
ACE AMERICAN INSURANCE COMPANY	\$1,432,768	17%	\$1,226,659	32%	\$930,818	9%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$530,761	24%	\$427,330	13%	\$377,464	43%
ACUITY A MUTUAL INSURANCE COMPANY	\$987,658	68%	\$586,300	51%	\$389,061	23%
ADDISON INSURANCE COMPANY	\$672,764	-4%	\$703,718	16%	\$605,292	-18%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$2,193,465	0%	\$2,193,465	-45%	\$3,956,697	8%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	\$1,028	43%	\$717			
ALLSTATE INSURANCE COMPANY	\$921	16%	\$792	-51%	\$1,606	-49%
AMCO INSURANCE COMPANY	\$255,097	-23%	\$329,603	-11%	\$370,988	11%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$22,555	-15%	\$26,688	-57%	\$62,674	39%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	\$238	-97%	\$7,349	4%	\$7,079	-47%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	\$6,210	-4%	\$6,477	105%	\$3,159	-100%
AMERICAN ZURICH INSURANCE COMPANY	\$10,705	83%	\$5,845	-52%	\$12,060	-47%
AMERISURE INSURANCE COMPANY	\$63,183	-53%	\$133,109	-27%	\$183,405	8%
AMERISURE MUTUAL INSURANCE COMPANY	\$64,820	71%	\$37,831	-37%	\$59,778	-2%
AMERISURE PARTNERS INSURANCE COMPANY	\$2				\$-3,836	-139%
AMGUARD INSURANCE COMPANY	\$26,264	37%	\$19,182			
AMTRUST INSURANCE COMPANY	\$3,332	5%	\$3,169	396%	\$639	-175%

Insurer Name	Premium 2023	% Change from 2022	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020
ARCH INSURANCE COMPANY	\$1,299,109	49%	\$870,312	80%	\$483,049	52%
ARGONAUT MIDWEST INSURANCE COMPANY	\$513	-50%	\$1,026			
ASSOCIATION CASUALTY INSURANCE COMPANY	\$86,510	-29%	\$121,100	92%	\$63,084	47%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$151,717	-34%	\$229,934	18%	\$194,609	24%
BERKLEY NATIONAL INSURANCE COMPANY	\$66,481				\$12	33%
BERKLEY REGIONAL INSURANCE COMPANY	\$92,596					
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	\$76,475	33%	\$57,523	319%	\$13,729	228,717%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	\$220	90%	\$116	-90%	\$1,175	-2%
CHARTER OAK FIRE INSURANCE CO THE	\$52,403	-36%	\$81,895	48%	\$55,320	1%
CHUBB INDEMNITY INSURANCE COMPANY	\$68,067	103%	\$33,596	167,880%	\$20	
CHUBB NATIONAL INSURANCE COMPANY	\$6,536					
CINCINNATI CASUALTY COMPANY THE	\$553,869	-14%	\$641,704	43%	\$448,016	30%
CINCINNATI INDEMNITY COMPANY INC	\$164,595	-4%	\$171,335	89%	\$90,748	4%
CINCINNATI INSURANCE COMPANY THE	\$2,239,445	23%	\$1,826,709	24%	\$1,469,248	20%
CITIZENS INSURANCE COMPANY OF AMERICA	\$57,783	124%	\$25,847	-56%	\$59,048	-25%
COLUMBIA MUTUAL INSURANCE COMPANY	\$281,035	-4%	\$293,681	-7%	\$314,535	21%
COLUMBIA NATIONAL INSURANCE COMPANY	\$13,761	200%	\$4,582	1,591%	\$271	10%
CONTINENTAL CASUALTY COMPANY	\$926,156	71%	\$540,894	10%	\$491,384	13%
CONTINENTAL INSURANCE COMPANY THE	\$50,033	24%	\$40,419	156%	\$15,767	-78%
COUNTRY MUTUAL INSURANCE COMPANY	\$62,463	16%	\$53,899	15%	\$46,749	78%

Insurer Name	Premium 2023	% Change from 2022	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020
CRESTBROOK INSURANCE COMPANY	\$338,354	28%	\$264,949	35%	\$196,915	464%
DEPOSITORS INSURANCE COMPANY	\$73,014	-50%	\$146,624	-13%	\$167,920	-12%
ELECTRIC INSURANCE COMPANY	\$275,125	362%	\$59,561	8%	\$55,326	-145%
EMC PROPERTY & CASUALTY COMPANY	\$31,470	39%	\$22,674	-11%	\$25,459	-51%
EMCASCO INSURANCE COMPANY	\$572,806	38%	\$415,829	18%	\$352,203	49%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$569,226	31%	\$434,818	89%	\$230,139	-15%
EVEREST DENALI INSURANCE COMPANY	\$89				\$-5,883	-106%
EVEREST NATIONAL INSURANCE COMPANY	\$1,618,347	-11%	\$1,828,103	11%	\$1,647,974	84%
FARMINGTON CASUALTY COMPANY	\$2				\$-19	-159%
FCCI INSURANCE COMPANY	\$3,820	-60%	\$9,633	2%	\$9,409	-290%
FEDERAL INSURANCE COMPANY	\$1,388,420	4%	\$1,329,930	-4%	\$1,390,197	-1%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,362,532	4%	\$1,308,547	47%	\$890,391	29%
FEDERATED RESERVE INSURANCE COMPANY	\$276,269	34%	\$206,064	17%	\$176,752	36%
FEDERATED SERVICE INSURANCE COMPANY	\$280,952	-20%	\$353,061	-25%	\$469,586	116%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$97,349	82%	\$53,406	146%	\$21,729	4,989%
FIREMANS FUND INSURANCE COMPANY	\$5,452	0%	\$5,452	7%	\$5,117	-90%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	\$1,314	54%	\$856	-47%	\$1,626	-86%
FIRST LIBERTY INSURANCE CORP THE	\$4,632	-1,692%	\$-291	-102%	\$12,002	-52%
FLORISTS MUTUAL INSURANCE COMPANY	\$19,409	26%	\$15,389	-33%	\$23,095	7%
GRANITE STATE INSURANCE COMPANY	\$56	47%	\$38	-60%	\$95	
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$36	-86%	\$258			
GREAT AMERICAN ASSURANCE COMPANY	\$1,434	157%	\$557	11%	\$503	

Insurer Name	Premium 2023	% Change from 2022	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$343					
GREAT DIVIDE INSURANCE COMPANY	\$4,521	452,000%	\$1			
GREAT NORTHERN INSURANCE COMPANY	\$911,810	–0%	\$916,025	132%	\$394,514	–30%
GREENWICH INSURANCE COMPANY	\$1,165	–11%	\$1,307	57%	\$831	–35%
GRINNELL MUTUAL REINSURANCE COMPANY	\$1,349,947	6%	\$1,277,861	25%	\$1,018,452	22%
HANOVER AMERICAN INSURANCE COMPANY THE	\$161				\$–448	–150%
HANOVER INSURANCE COMPANY THE	\$136,830	–2%	\$139,656	49%	\$93,504	–10%
HARLEYSVILLE INSURANCE COMPANY	\$14,527	11%	\$13,130	4%	\$12,580	7%
HARTFORD ACCIDENT & INDEMNITY CO	\$211,047	53%	\$137,912	103%	\$68,031	–28%
HARTFORD CASUALTY INSURANCE CO	\$94,160	36%	\$69,016	222%	\$21,433	–89%
HARTFORD FIRE INSURANCE COMPANY	\$3,218,121	122%	\$1,452,411	–35%	\$2,238,824	116%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$14,570	103%	\$7,192	48%	\$4,845	–28%
HDI GLOBAL INSURANCE COMPANY	\$374,939	18%	\$316,816	27%	\$249,105	–47%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$6,986	59%	\$4,395	–61%	\$11,291	432%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	\$461	–77%	\$2,004	5,467%	\$36	–113%
LIBERTY INSURANCE CORPORATION	\$169,265	33%	\$126,831	–91%	\$1,354,268	1,547%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,627,371	16%	\$1,397,191	38%	\$1,014,238	–29%
LIBERTY MUTUAL INSURANCE COMPANY	\$5,287	–75%	\$21,546	1,077,200%	\$2	–100%
LITITZ MUTUAL INSURANCE COMPANY	\$170	0%	\$170	–48%	\$327	0%
LM INSURANCE CORPORATION	\$190,611	–16%	\$225,589	0%	\$225,471	–32%
MARKEL AMERICAN INSURANCE COMPANY	\$11,513					
MARKEL INSURANCE COMPANY	\$7,748	90%	\$4,071	–38%	\$6,578	1,062%

Insurer Name	Premium 2023	% Change from 2022	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020
MASSACHUSETTS BAY INSURANCE COMPANY	\$48,816	2%	\$47,986	-31%	\$69,769	41%
MEDMARC CASUALTY INSURANCE COMPANY	\$360,797	3%	\$348,773	-5%	\$368,319	-9%
MID-CONTINENT ASSURANCE COMPANY	\$91,692	7%	\$85,536	40%	\$61,221	5%
MID-CONTINENT CASUALTY COMPANY	\$463,211	-12%	\$524,325	39%	\$377,021	14%
MIDDLESEX INSURANCE COMPANY	\$16,890	9%	\$15,524	268%	\$4,223	33%
MITSUMI SUMITOMO INSURANCE USA INC	\$145,072	-24%	\$191,547	71%	\$112,265	12%
MONROE GUARANTY INSURANCE COMPANY	\$42,936	31%	\$32,875	65%	\$19,921	114%
NATIONAL AMERICAN INSURANCE COMPANY	\$157,162	21%	\$130,316	156%	\$50,911	27%
NATIONAL CASUALTY COMPANY	\$47,707	-24%	\$63,167	-4%	\$65,893	16,752%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$83,194	-784%	\$-12,168	-108%	\$150,032	202%
NATIONAL TRUST INSURANCE COMPANY	\$14	-91%	\$154	-102%	\$-7,937	-153%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	\$331,977	52%	\$218,855	-80%	\$1,100,374	1,714%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$444,937	-64%	\$1,220,530	-6%	\$1,301,917	60%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$156,690	-25%	\$208,874	42%	\$147,495	-52%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$3,830	53%	\$2,496			
NORTH POINTE INSURANCE COMPANY	\$71,603	21,210%	\$336			
NORTH RIVER INSURANCE COMPANY THE	\$118,704	21%	\$97,710	1%	\$96,337	31%
NORTHLAND INSURANCE COMPANY	\$158	-29%	\$224	42%	\$158	0%
OHIO CASUALTY INSURANCE COMPANY	\$28,264	-19%	\$34,830	-8%	\$38,044	-18%
OHIO SECURITY INSURANCE COMPANY	\$371,279	-14%	\$432,028	7%	\$404,444	18%
OLD RELIABLE CASUALTY COMPANY	\$4,759					

Insurer Name	Premium 2023	% Change from 2022	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020
OLD REPUBLIC INSURANCE COMPANY	\$8,755	–20%	\$10,922	9%	\$10,010	–78%
PACIFIC EMPLOYERS INSURANCE COMPANY	\$7,004	–34%	\$10,675	–32%	\$15,701	224%
PACIFIC INDEMNITY COMPANY	\$15,000	0%	\$15,000	0%	\$15,000	0%
PENN MILLERS INSURANCE COMPANY	\$1,344,148	40%	\$962,510	24%	\$775,066	19%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	\$656,107	12%	\$584,762	80%	\$324,595	–25%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE C	\$21,958	145%	\$8,964	2%	\$8,759	10%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	\$980	943%	\$94	–101%	\$–6,316	–129%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$16,769	–64%	\$46,142	–1,451%	\$–3,415	–112%
PHOENIX INSURANCE COMPANY THE	\$326,783	16%	\$282,843	22%	\$232,534	–18%
QBE INSURANCE CORPORATION	\$18,299	328%	\$4,279	1,170%	\$337	–114%
REGENT INSURANCE COMPANY	\$1,170	–285%	\$–632	–126%	\$2,454	–712%
RIVERPORT INSURANCE COMPANY	\$2,839	–29%	\$3,981			
RLI INSURANCE COMPANY	\$2,815					
SAFETY NATIONAL CASUALTY CORPORATION	\$176,056	39%	\$126,367	79%	\$70,517	–4%
SECURA INSURANCE COMPANY	\$1,522,390	–2%	\$1,547,369	29%	\$1,195,731	11%
SECURA SUPREME INSURANCE COMPANY	\$1,047,151	62%	\$646,863	16%	\$558,186	17%
SECURITY NATIONAL INSURANCE COMPANY	\$482	80%	\$268	–54%	\$581	102%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$507,245	–13%	\$586,251	35%	\$432,668	–19%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$881,731	38%	\$637,454	39%	\$457,626	47%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$289,995	50%	\$193,178	–1%	\$194,228	–6%
SENTRY INSURANCE COMPANY	\$1,249,075	12%	\$1,117,695	24%	\$899,942	32%
SENTRY SELECT INSURANCE COMPANY	\$505,651	12%	\$451,021	27%	\$355,263	52%

Insurer Name	Premium 2023	% Change from 2022	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020
SHELTER MUTUAL INSURANCE COMPANY	\$66,902	1%	\$66,121	–1%	\$66,755	7%
SOMPO AMERICA INSURANCE COMPANY	\$81,571	102%	\$40,351	–13%	\$46,240	–59%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$169	–106%	\$–3,043	–117%	\$17,835	113%
ST PAUL GUARDIAN INSURANCE COMPANY	\$14	–30%	\$20			
ST PAUL MERCURY INSURANCE COMPANY	\$1,509	48%	\$1,021	–4%	\$1,062	227%
STANDARD FIRE INSURANCE COMPANY	\$1,092	–26%	\$1,476	108%	\$708	
STARNET INSURANCE COMPANY	\$88					
STARR INDEMNITY & LIABILITY COMPANY	\$331,177	106%	\$160,435	41%	\$113,640	7%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$380,570	–26%	\$511,902	19%	\$431,532	0%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$43,085	9%	\$39,518	1%	\$39,058	47%
STATE NATIONAL INSURANCE COMPANY INC	\$300					
STONINGTON INSURANCE COMPANY	\$4,227	375%	\$890			
TOKIO MARINE AMERICA INSURANCE COMPANY	\$24,969	4%	\$23,961	–14%	\$27,997	20%
TRANSPORTATION INSURANCE COMPANY	\$107,157	1,193%	\$8,287	–58%	\$19,706	–0%
TRAVELERS CASUALTY AND SURETY COMPANY	\$82,185	70%	\$48,258	–108%	\$–642,130	–2,715%
TRAVELERS INDEMNITY COMPANY	\$291,684	378%	\$61,009	–5%	\$64,174	–36%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$103,929	128%	\$45,598	–12%	\$51,985	578%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$144,050	–52%	\$298,198	150%	\$119,192	60%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$1,235,630	–20%	\$1,545,198	2%	\$1,508,454	11%

Insurer Name	Premium 2023	% Change from 2022	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020
TRI STATE INSURANCE COMPANY OF MINNESOTA	\$3,307	2%	\$3,241	−46%	\$5,965	−44%
TWIN CITY FIRE INSURANCE COMPANY	\$1,942,742	233%	\$582,822	17%	\$499,737	−7%
UNION INSURANCE COMPANY	\$4,125	−11%	\$4,632	251%	\$1,319	−77%
UNION INSURANCE COMPANY OF PROVIDENCE	\$187,741	−2%	\$191,903	194%	\$65,323	−31%
UNITED FIRE AND CASUALTY COMPANY	\$3,370,656	2%	\$3,298,334	8%	\$3,061,680	−19%
UNITED STATES FIRE INSURANCE COMPANY	\$14,117	−69%	\$44,983	93%	\$23,365	−64%
UNITED STATES LIABILITY INSURANCE COMPANY	\$78,021	−13%	\$89,567	−1%	\$90,166	−1%
VALLEY FORGE INSURANCE COMPANY	\$102,121	−17%	\$123,773	170%	\$45,763	22%
VIGILANT INSURANCE COMPANY	\$1,639	12%	\$1,464	−1%	\$1,477	−13%
WESCO INSURANCE COMPANY	\$1,724	874%	\$177	−84%	\$1,132	31%
WEST AMERICAN INSURANCE COMPANY	\$3,249	−9%	\$3,585	−159%	\$−6,041	−115%
WEST BEND MUTUAL INSURANCE COMPANY	\$1,312,307	45%	\$902,935	14%	\$788,760	26%
WESTCHESTER FIRE INSURANCE COMPANY	\$484	−88%	\$3,957	87%	\$2,113	30%
WESTFIELD INSURANCE COMPANY	\$802	−54%	\$1,761	79%	\$984	−19%
XL INSURANCE AMERICA INC	\$64,706	26%	\$51,389	13%	\$45,497	−2,276%
ZURICH AMERICAN INSURANCE COMPANY	\$584,108	−50%	\$1,179,092	−19%	\$1,455,336	1,130%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	\$58,408	−834,500%	\$−7	−105%	\$132	−70%
TOTAL	\$49,422,674	12%	\$44,065,962	8%	\$40,751,072	−1%

# MARKET SHARE

2023

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	7%	\$3,370,656	\$3,344,873	\$3,299,953	\$1,129,977	34%
HARTFORD FIRE INSURANCE COMPANY	7%	\$3,218,121	\$3,212,107	\$120,100	\$936,262	29%
CINCINNATI INSURANCE COMPANY THE	5%	\$2,239,445	\$2,144,621	\$85,344	\$512,427	24%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	4%	\$2,193,465	\$2,949,038	\$125,000	\$8,610,310	292%
TWIN CITY FIRE INSURANCE COMPANY	4%	\$1,942,742	\$735,547	\$2,479	\$11,532	2%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3%	\$1,627,371	\$1,094,594	\$1,000,000	\$-49,593	-5%
EVEREST NATIONAL INSURANCE COMPANY	3%	\$1,618,347	\$1,578,786	\$0	\$248,809	16%
SECURA INSURANCE COMPANY	3%	\$1,522,390	\$1,504,307	\$299,446	\$856,975	57%
ACE AMERICAN INSURANCE COMPANY	3%	\$1,432,768	\$1,389,502	\$0	\$71,656	5%
FEDERAL INSURANCE COMPANY	3%	\$1,388,420	\$1,357,250	\$398,831	\$1,152,025	85%
FEDERATED MUTUAL INSURANCE COMPANY	3%	\$1,362,532	\$1,293,194	\$431,342	\$480,790	37%
GRINNELL MUTUAL REINSURANCE COMPANY	3%	\$1,349,947	\$1,300,260	\$5,412	\$468,317	36%
PENN MILLERS INSURANCE COMPANY	3%	\$1,344,148	\$1,105,479	\$0	\$157,752	14%
WEST BEND INSURANCE COMPANY	3%	\$1,312,307	\$1,175,561	\$461,464	\$313,491	27%
ARCH INSURANCE COMPANY	3%	\$1,299,109	\$1,207,820	\$0	\$523,061	43%
SENTRY INSURANCE COMPANY	3%	\$1,249,075	\$1,173,474	\$26,444	\$1,117,455	95%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3%	\$1,235,630	\$1,436,738	\$26,606	\$462,152	32%
SECURA SUPREME INSURANCE COMPANY	2%	\$1,047,151	\$900,509	\$138,422	\$421,987	47%
ACUITY A MUTUAL INSURANCE COMPANY	2%	\$987,658	\$718,425	\$43,174	\$-218,636	-30%
CONTINENTAL CASUALTY COMPANY	2%	\$926,156	\$671,575	\$0	\$245,246	37%

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
GREAT NORTHERN INSURANCE COMPANY	2%	\$911,810	\$911,648	\$48,435	\$-2,312,101	-254%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	2%	\$881,731	\$809,522	\$175,366	\$118,486	15%
ADDISON INSURANCE COMPANY	1%	\$672,764	\$710,095	\$244,150	\$615,653	87%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	1%	\$656,107	\$642,395	\$257,500	\$-518,157	-81%
ZURICH AMERICAN INSURANCE COMPANY	1%	\$584,108	\$636,833	\$638,011	\$-3,447,572	-541%
EMCASCO INSURANCE COMPANY	1%	\$572,806	\$476,431	\$28,896	\$485,965	102%
EMPLOYERS MUTUAL CASUALTY COMPANY	1%	\$569,226	\$456,579	\$0	\$789,208	173%
CINCINNATI CASUALTY COMPANY THE	1%	\$553,869	\$638,697	\$3,844	\$165,032	26%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1%	\$530,761	\$507,158	\$0	\$284,409	56%
SELECTIVE INSURANCE COMPANY OF AMERICA	1%	\$507,245	\$536,947	\$224,417	\$421,889	79%
SENTRY SELECT INSURANCE COMPANY	1%	\$505,651	\$481,681	\$0	\$62,447	13%
MID-CONTINENT CASUALTY COMPANY	1%	\$463,211	\$465,659	\$46,279	\$591,376	127%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1%	\$444,937	\$653,183	\$590,431	\$646,453	99%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	1%	\$380,570	\$419,317	\$453,549	\$106,213	25%
HDI GLOBAL INSURANCE COMPANY	1%	\$374,939	\$371,027	\$-27,812	\$427,821	115%
OHIO SECURITY INSURANCE COMPANY	1%	\$371,279	\$380,800	\$45,269	\$-129,391	-34%
MEDMARC CASUALTY INSURANCE COMPANY	1%	\$360,797	\$354,510	\$0	\$-66,520	-19%
CRESTBROOK INSURANCE COMPANY	1%	\$338,354	\$295,693	\$0	\$159,976	54%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	1%	\$331,977	\$291,033	\$190,093	\$309,421	106%
STARR INDEMNITY & LIABILITY COMPANY	1%	\$331,177	\$233,468	\$20,000	\$-126,507	-54%
PHOENIX INSURANCE COMPANY THE	1%	\$326,783	\$343,448	\$715,172	\$628,956	183%

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
TRAVELERS INDEMNITY COMPANY	1%	\$291,684	\$109,291	\$14,175	\$122,541	112%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	1%	\$289,995	\$214,188	\$22,846	\$-24,762	-12%
COLUMBIA MUTUAL INSURANCE COMPANY	1%	\$281,035	\$296,287	\$53,123	\$138,657	47%
FEDERATED SERVICE INSURANCE COMPANY	1%	\$280,952	\$377,903	\$6,494	\$5,940	2%
FEDERATED RESERVE INSURANCE COMPANY	1%	\$276,269	\$232,761	\$0	\$1,056,728	454%
ELECTRIC INSURANCE COMPANY	1%	\$275,125	\$275,125	\$0	\$162,030	59%
AMCO INSURANCE COMPANY	1%	\$255,097	\$297,848	\$0	\$135,469	45%
HARTFORD ACCIDENT & INDEMNITY CO	0%	\$211,047	\$178,218	\$0	\$43,012	24%
LM INSURANCE CORPORATION	0%	\$190,611	\$235,164	\$0	\$282,061	120%
UNION INSURANCE COMPANY OF PROVIDENCE	0%	\$187,741	\$206,096	\$0	\$205,492	100%
SAFETY NATIONAL CASUALTY CORPORATION	0%	\$176,056	\$173,746	\$0	\$59,044	34%
LIBERTY INSURANCE CORPORATION	0%	\$169,265	\$142,456	\$0	\$44,790	31%
CINCINNATI INDEMNITY COMPANY INC	0%	\$164,595	\$137,532	\$1,250	\$-12,602	-9%
NATIONAL AMERICAN INSURANCE COMPANY	0%	\$157,162	\$129,567	\$0	\$27,494	21%
NATIONWIDE MUTUAL INSURANCE COMPANY	0%	\$156,690	\$165,852	\$700,000	\$287,347	173%
ATLANTIC SPECIALTY INSURANCE COMPANY	0%	\$151,717	\$189,352	\$0	\$6,325	3%
mitsui sumitomo insurance usa inc	0%	\$145,072	\$145,072	\$0	\$99,196	68%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0%	\$144,050	\$144,001	\$46,001	\$153,309	106%
HANOVER INSURANCE COMPANY THE	0%	\$136,830	\$143,385	\$0	\$30,278	21%
THE NORTH RIVER INSURANCE COMPANY	0%	\$118,704	\$106,723	\$3,722	\$39,075	37%
TRANSPORTATION INSURANCE COMPANY	0%	\$107,157	\$48,657	\$0	\$-658,533	-1,353%

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
TRAVELERS INDEMNITY COMPANY OF AMERICA	0%	\$103,929	\$85,078	\$150	\$50,224	59%
VALLEY FORGE INSURANCE COMPANY	0%	\$102,121	\$108,903	\$73,979	\$68,966	63%
FIDELITY AND GUARANTY INSURANCE COMPANY	0%	\$97,349	\$79,621	\$0	\$30,851	39%
HARTFORD CASUALTY INSURANCE CO	0%	\$94,160	\$84,922	\$0	\$23,470	28%
BERKLEY REGIONAL INSURANCE COMPANY	0%	\$92,596	\$48,403	\$0	\$24,600	51%
MID–CONTINENT ASSURANCE COMPANY	0%	\$91,692	\$85,574	\$770,000	\$1,060,294	1,239%
ASSOCIATION CASUALTY INSURANCE COMPANY	0%	\$86,510	\$104,174	\$0	\$20,333	20%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0%	\$83,194	\$46,589	\$–91,200	\$42,373	91%
TRAVELERS CASUALTY AND SURETY COMPANY	0%	\$82,185	\$82,185	\$–348,502	\$–292,953	–356%
SOMPO AMERICA INSURANCE COMPANY	0%	\$81,571	\$92,967	\$0	\$–10,557	–11%
UNITED STATES LIABILITY INSURANCE COMPANY	0%	\$78,021	\$81,808	\$0	\$697	1%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0%	\$76,475	\$79,310	\$15,000	\$38,426	48%
DEPOSITORS INSURANCE COMPANY	0%	\$73,014	\$113,064	\$0	\$43,802	39%
NORTH POINTE INSURANCE COMPANY	0%	\$71,603	\$29,107	\$0	\$32,013	110%
CHUBB INDEMNITY INSURANCE COMPANY	0%	\$68,067	\$44,339	\$0	\$9,265	21%
SHELTER MUTUAL INSURANCE COMPANY	0%	\$66,902	\$66,286	\$219,240	\$195,861	295%
BERKLEY NATIONAL INSURANCE COMPANY	0%	\$66,481	\$14,978	\$0	\$7,132	48%
AMERISURE MUTUAL INSURANCE COMPANY	0%	\$64,820	\$64,427	\$0	\$–107,986	–168%
XL INSURANCE AMERICA INC	0%	\$64,706	\$62,097	\$0	\$–627,954	–1,011%
ACADIA INSURANCE COMPANY	0%	\$64,364	\$59,279	\$23,275	\$25,724	43%

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
AMERISURE INSURANCE COMPANY	0%	\$63,183	\$97,625	\$0	\$-76,542	-78%
COUNTRY MUTUAL INSURANCE COMPANY	0%	\$62,463	\$55,589	\$8,000	\$-40,369	-73%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0%	\$58,408	\$40,761	\$0	\$6,150	15%
CITIZENS INSURANCE COMPANY OF AMERICA	0%	\$57,783	\$51,945	\$0	\$-3,424	-7%
CHARTER OAK FIRE INSURANCE CO THE	0%	\$52,403	\$45,260	\$0	\$-1,128,926	-2,494%
CONTINENTAL INSURANCE COMPANY THE	0%	\$50,033	\$33,093	\$0	\$-1,354,672	-4,094%
MASSACHUSETTS BAY INSURANCE COMPANY	0%	\$48,816	\$47,912	\$0	\$14	0%
NATIONAL CASUALTY COMPANY	0%	\$47,707	\$48,808	\$0	\$-7,950	-16%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0%	\$43,085	\$44,327	\$0	\$11,228	25%
MONROE GUARANTY INSURANCE COMPANY	0%	\$42,936	\$40,157	\$0	\$7,900	20%
EMC PROPERTY & CASUALTY COMPANY	0%	\$31,470	\$20,722	\$0	\$4,130	20%
OHIO CASUALTY INSURANCE COMPANY	0%	\$28,264	\$25,909	\$0	\$-32,968	-127%
AMGUARD INSURANCE COMPANY	0%	\$26,264	\$27,864	\$0	\$0	0%
TOKIO MARINE AMERICA INSURANCE COMPANY	0%	\$24,969	\$24,875	\$0	\$1,830	7%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0%	\$22,555	\$18,518	\$0	\$16,372	88%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE C	0%	\$21,958	\$22,132	\$188,988	\$201,048	908%
FLORISTS' MUTUAL INSURANCE COMPANY	0%	\$19,409	\$21,507	\$0	\$4,116	19%
QBE INSURANCE CORPORATION	0%	\$18,299	\$12,997	\$0	\$-3,945	-30%
MIDDLESEX INSURANCE COMPANY	0%	\$16,890	\$15,175	\$0	\$5,195	34%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0%	\$16,769	\$13,703	\$0	\$-3,166	-23%
PACIFIC INDEMNITY COMPANY	0%	\$15,000	\$14,993	\$0	\$1,549,957	10,338%

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
HARTFORD UNDERWRITERS INSURANCE COMPANY	0%	\$14,570	\$13,985	\$0	\$3,797	27%
HARLEYSVILLE INSURANCE COMPANY	0%	\$14,527	\$13,580	\$0	\$2,229	16%
UNITED STATES FIRE INSURANCE COMPANY	0%	\$14,117	\$19,186	\$6,058	\$594,501	3,099%
COLUMBIA NATIONAL INSURANCE COMPANY	0%	\$13,761	\$8,948	\$0	\$1,931	22%
MARKEL AMERICAN INSURANCE COMPANY	0%	\$11,513	\$2,737	\$0	\$549	20%
AMERICAN ZURICH INSURANCE COMPANY	0%	\$10,705	\$3,978	\$0	\$-1,551	-39%
OLD REPUBLIC INSURANCE COMPANY	0%	\$8,755	\$9,774	\$2,500,000	\$2,639,298	27,003%
MARKEL INSURANCE COMPANY	0%	\$7,748	\$5,837	\$0	\$1,373	24%
PACIFIC EMPLOYERS INSURANCE COMPANY	0%	\$7,004	\$7,434	\$-500	\$-930	-13%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0%	\$6,986	\$5,309	\$0	\$-293	-6%
CHUBB NATIONAL INSURANCE COMPANY	0%	\$6,536	\$3,597	\$0	\$829	23%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0%	\$6,210	\$5,501	\$2,000,000	\$-1,254,404	-22,803%
FIREMANS FUND INSURANCE COMPANY	0%	\$5,452	\$5,808	\$0	\$-177,576	-3,057%
LIBERTY MUTUAL INSURANCE COMPANY	0%	\$5,287	\$12,539	\$31,923	\$133,786	1,067%
OLD RELIABLE CASUALTY COMPANY	0%	\$4,759	\$4,657	\$0	\$0	0%
FIRST LIBERTY INSURANCE CORP THE	0%	\$4,632	\$4,543	\$0	\$-5,959	-131%
GREAT DIVIDE INSURANCE COMPANY	0%	\$4,521	\$2,730	\$0	\$974	36%
STONINGTON INSURANCE COMPANY	0%	\$4,227	\$2,798	\$0	\$9,819	351%
UNION INSURANCE COMPANY	0%	\$4,125	\$2,587	\$0	\$-999	-39%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE COR	0%	\$3,830	\$3,597	\$0	\$24,773	689%
FCCI INSURANCE COMPANY	0%	\$3,820	\$7,093	\$0	\$-3,871	-55%
AMTRUST INSURANCE COMPANY	0%	\$3,332	\$3,380	\$0	\$1,140	34%

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
TRI STATE INSURANCE COMPANY OF MINNESOTA	0%	\$3,307	\$4,398	\$0	\$0	0%
WEST AMERICAN INSURANCE COMPANY	0%	\$3,249	\$4,634	\$0	\$14,343	310%
RIVERPORT INSURANCE COMPANY	0%	\$2,839	\$3,177	\$0	\$1,170	37%
RLI INSURANCE COMPANY	0%	\$2,815	\$2,229	\$0	\$297	13%
WESCO INSURANCE COMPANY	0%	\$1,724	\$815	\$0	\$109,698	13,460%
VIGILANT INSURANCE COMPANY	0%	\$1,639	\$1,508	\$0	\$-68,121	-4,517%
ST PAUL MERCURY INSURANCE COMPANY	0%	\$1,509	\$1,498	\$0	\$-15,455	-1,032%
GREAT AMERICAN ASSURANCE COMPANY	0%	\$1,434	\$1,211	\$0	\$261	22%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0%	\$1,314	\$879	\$0	\$33	4%
REGENT INSURANCE COMPANY	0%	\$1,170	\$1,213	\$0	\$3,029	250%
GREENWICH INSURANCE COMPANY	0%	\$1,165	\$1,159	\$0	\$-911,525	-78,648%
STANDARD FIRE INSURANCE COMPANY	0%	\$1,092	\$998	\$0	\$-1,212	-121%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0%	\$1,028	\$792	\$0	\$151	19%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0%	\$980	\$942	\$0	\$21,738	2,308%
ALLSTATE INSURANCE COMPANY	0%	\$921	\$889	\$30,376	\$-15,304	-1,721%
WESTFIELD INSURANCE COMPANY	0%	\$802	\$796	\$0	\$-232	-29%
ARGONAUT-MIDWEST INSURANCE COMPANY	0%	\$513	\$513	\$0	\$949	185%
WESTCHESTER FIRE INSURANCE COMPANY	0%	\$484	\$3,676	\$0	\$-150,204	-4,086%
SECURITY NATIONAL INSURANCE COMPANY	0%	\$482	\$406	\$-550	\$-80,373	-19,796%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0%	\$461	\$714	\$0	\$3,310	464%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0%	\$343	\$188	\$0	\$26	14%

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
STATE NATIONAL INSURANCE COMPANY INC	0%	\$300	\$300	\$0	\$0	0%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0%	\$238	\$2,545	\$0	\$-10,000	-393%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0%	\$220	\$206	\$0	\$-457	-222%
LITITZ MUTUAL INSURANCE COMPANY	0%	\$170	\$169	\$0	\$0	0%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0%	\$169	\$13	\$2,158,925	\$3,092,016	23784738%
HANOVER AMERICAN INSURANCE COMPANY THE	0%	\$161	\$105	\$0	\$-87	-83%
NORTHLAND INSURANCE COMPANY	0%	\$158	\$158	\$0	\$-1,442	-913%
EVEREST DENALI INSURANCE COMPANY	0%	\$89	\$54	\$0	\$6,389	11,831%
STARNET INSURANCE COMPANY	0%	\$88	\$44	\$0	\$-3	-7%
GRANITE STATE INSURANCE COMPANY	0%	\$56	\$51	\$-32	\$-106,632	-209,082%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0%	\$36	\$108	\$0	\$-90	-83%
NATIONAL TRUST INSURANCE COMPANY	0%	\$14	\$108	\$0	\$-7,594	-7,031%
ST PAUL GUARDIAN INSURANCE COMPANY	0%	\$14	\$16	\$0	\$-3,446	-21,538%
AMERISURE PARTNERS INSURANCE COMPANY	0%	\$2	\$2	\$0	\$-14,925	-746,250%
FARMINGTON CASUALTY COMPANY	0%	\$2	\$1	\$0	\$-432	-43,200%
GENERAL CASUALTY COMPANY OF WISCONSIN	-0%	\$-57	\$4,118	\$0	\$7,503	182%
NATIONAL INDEMNITY COMPANY	-0%	\$-115	\$1,414	\$0	\$-436	-31%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	-0%	\$-189	\$-129	\$10,218	\$-50,367	39,044%
AUSTIN MUTUAL INSURANCE COMPANY	-0%	\$-477	\$96,428	\$-92	\$-6,630	-7%
COMMERCE AND INDUSTRY INSURANCE CO	-0%	\$-668	\$99,128	\$98,277	\$366,381	370%

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
CONTINENTAL WESTERN INSURANCE COMPANY	–0%	\$–8,431	\$–214	\$0	\$–2,608	1,219%
NEW HAMPSHIRE INSURANCE COMPANY	–0%	\$–12,359	\$–12,386	\$0	\$756,092	–6,104%
EXECUTIVE RISK INDEMNITY INC	–0%	\$–68,438	\$–64,709	\$0	\$–6,533	10%
AMERICAN HOME ASSURANCE COMPANY	–1%	\$–566,815	\$–566,815	\$–572,224	\$–1,102,413	194%
<b>TOTAL</b>	<b>100%</b>	<b>\$49,422,674</b>	<b>\$46,758,939</b>	<b>\$18,086,537</b>	<b>\$22,454,783</b>	<b>48%</b>

announcement responsible  
Product alert recall  
repair safety manufacturer  
warranty manufactured  
regulations risk car  
Liability industry  
unsafe memory seller  
revoking quality  
refund protection service bad  
manufacturing defect  
costly dissatisfaction issues

UPDATED: 10/24



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